

## Benefits of the Program

- 🏠 Assists in the repairs of homes for low-income families.
- 🏠 Beautifies Fresno neighborhoods.
- 🏠 Provides healthier and safer homes.
- 🏠 Encourages neighbors to upkeep their Properties.
- 🏠 Allows for \$5,000 of the repair costs to be forgiven.
- 🏠 Permits the balance of the loan to be deferred for 30 years.
- 🏠 Instills community pride.



"We must remember that when our neighborhoods succeed, our community succeeds."

Fresno Mayor Alan Autry

## Brought to you by:

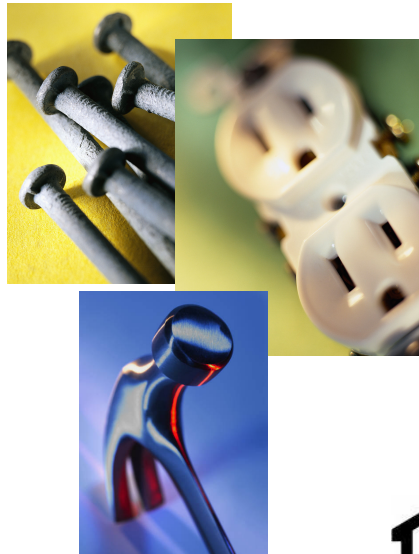
City of Fresno  
Planning & Development Department  
Housing & Community Development Division  
2600 Fresno Street, Room 3070  
Fresno, CA 93721-3605

Phone: (559) 621-8300

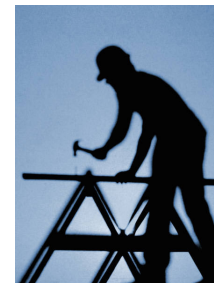
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CITY OF  
**FRESNO**  
YOUR PARTNER IN HOUSING



## HOME IMPROVEMENT PROGRAM

# HOME IMPROVEMENT PROGRAM

## PROGRAM

The City's Home Improvement Program provides funds to help rehabilitate your home.

The Program provides a zero percent interest deferred payment loan to low-income home owners (see below) to make needed repairs and non-luxury improvements to their homes.

2008 LOW INCOME LIMIT GUIDELINES
1 PERSON - \$2,512
2 PEOPLE - \$2,870
3 PEOPLE - \$3,229
4 PEOPLE - \$3,587
5 PEOPLE - \$3,875
6 PEOPLE - \$4,162
7 PEOPLE - \$4,450
8 PEOPLE - \$4,737

## ELIGIBLE PROPERTIES

- Single family residences or condominiums within Fresno city limits (excluding county islands).
- Have an after-rehabilitation value less than the FHA 203 (b) mortgage limits.

## ELIGIBLE REPAIR ITEMS

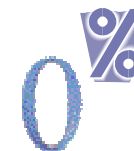
Accessibility improvements	Kitchen and bath cabinets
Appliances	Lead-based paint abatement
Bathtubs	Light fixtures
Cooling	Painting
Counter tops	Pest Control
Doors	Plumbing
Energy efficiency updates	Roofing
Electrical panels	Security bars
Exhaust fans/vents	Smoke alarm
Fascia board	Toilets
Faucets	Water heater
Fireplace	Weatherization
Floor covering	Windows
Foundation & structural problems	
Gas hookups	
Health and safety improvements	
Heating	
Insulation	



## LOAN HIGHLIGHTS

- Loans from \$15,000 to \$30,000
- No monthly payments; loan deferred for 30 years
- \$5,000 of the loan will be forgiven in five years if the home is still the borrower's principal residence and there has been no transfer of title.

## EXAMPLE



If repairs to your home will cost \$30,000:

- \$5,000 will be forgiven after five years if the home is still your principal residence.
- \$25,000 will be a zero-percent interest loan that will be due in 30 years.

## THE PROCESS

1. Call the City at (559) 621-8300 to put your name on the Program waiting list.
2. Once your name is reached, City staff will mail you a Program application.
3. After review of your application, City staff will conduct an assessment of work needed at your home.
4. If you are approved to receive funds within the established guidelines, City staff will work with you to complete repairs at your home.